

Big Woods Auto
Cedar Falls, Iowa
IAD091711948

NCAPS Rank: Low

History: This facility is identified on a Comprehensive Permitting Report as a non-notifier/illegal - clean closed. Closure was verified on March 26, 1993. On the RCRA Site Detail report this facility is described as "Not a generator" as of October 18, 1994.

The file review revealed an auto repair shop with approximately 500 gallons of D001/F003/F005 waste paint thinner onsite in various containers and drums. This material was moved from another site in town due to a fear of fire at that location. All RCRA requirements were violated, cited and enforced with an April 1, 1988 3008(a) Complaint and Compliance Order with a penalty of \$20,250. A December 23, 1988 Consent Agreement settled the Complaint with a penalty of \$250.00 due to inability to pay a bigger penalty. They also agreed to go through closure for the illegal storage area. No contamination was documented. RCRA closure was public noticed June/July 1992. EPA blessed their closure on March 26, 1993. A subsequent inspection was conducted in May 2002 to verify that closure had, indeed, taken place.

A memorandum to Art Spratlin, Director of ARTD, requested and received approval for a designation of "no further action necessary" on June 10, 2002. This memo states "no public notification is necessary since there is no permit to deny." On the Comprehensive Corrective Action Report there is a CA999NF Event Code "CA Process is Terminated-No Further Action." This facility continues to show up on EPA's lists of facilities subject to corrective action. What's up here?

Recommendation: Find out why this shows up on any list of potential corrective action sites.

470811



RCRA RECORDS

6

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ATTN: **c.hutchison/ensv/nsf/smf**

Report Printed: MAR 31 2006

Overview

BUSINESS SUMMARY

BIG WOODS AUTO
3305 Big Woods Rd
Cedar Falls, IA 50613

D&B D-U-N-S Number: 04-257-5600

This is a **single** location.

Telephone: 319 987-2638

Manager: MEL
CUNNINGHAM,
OWNER

Year started: 1973

Employs: 1

History: INCOMPLETE

☐

D&B's Credit Limit Recommendation
How much credit should you extend?
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Credit Score Class: 3

Moderate risk of severe payment
delinquency over next 12 months

☐

Financial Stress Class: 1

Low risk of severe financial
stress over the next 12 months

☐

D&B Rating: --

SIC: 4226

Line of Special
business: warehouse/storage**EXECUTIVE SUMMARY**

The **Financial Stress Class of 1** for this company shows that during the previous year, firms with this classification had a failure rate of 0.49% (49 per 10,000), which is lower than the national average.

The **Credit Score class of 3** for this company shows that during the previous year, 12.3% of the firms with this classification paid one or more bills severely delinquent, which is lower than the national average.

Predictive Scores	This Business	Comments
Financial Stress Class	1	Failure Rate lower than the national average
Financial Stress Score	1443	Highest Risk: 1,001; Lowest Risk: 1,850
Credit Score Class	3	Probability of Severely Delinquent Payment is lower than the national average.

Other Key Indicators

PAYDEX Scores	D&B has not received a sufficient sample of payment experiences to establish a current PAYDEX score.	the average for its industry of generally within terms
Industry Median	generally within terms	
Present management control	33 years	
UCC Filings	UCC filing(s) are not reported for this business	
Public Filings	No record of open Suit(s), Lien(s), or Judgment(s) in the D&B database	
History	Is incomplete	

CREDIT CAPACITY SUMMARY

D&B Rating:--

The blank rating symbol should not be interpreted as indicating that credit should be denied. It simply means that the information available to D&B does not permit us to classify the company within our rating key and that further enquiry should be made before reaching a decision. Some reasons for using a "-" symbol include: deficit net worth, bankruptcy proceedings, insufficient payment information, or incomplete history information. For more information, see the D&B Rating Key.

of Employees Total: 1

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Scores

FINANCIAL STRESS SUMMARY

The Financial Stress Summary Model predicts the likelihood of a firm ceasing business without paying all creditors in full, or reorganization or obtaining relief from creditors under state/federal law over the next 12 months. Scores were calculated using a statistically valid model derived from D&B's extensive data files.

Financial Stress Class: 1

Low risk of severe financial stress, such as a bankruptcy, over the next 12 months.

Incidence of Financial Stress

Among Businesses with this Classification:	0.49% (49 per 10,000)
National Average	1.40% (140 per 10,000)

Financial Stress National Percentile: 57 (Highest Risk: 1; Lowest Risk: 100)

Financial Stress Score: 1443 (Highest Risk: 1,001; Lowest Risk: 1,850)

The Financial Stress Class of this business is based on the following factors:

- Payment information is unavailable in the Dun & Bradstreet files.
- No record of open suit(s), lien(s), or judgement(s) in the D&B files.
- Control age or date entered in D&B files indicates lower risk.

Notes:

- The Financial Stress Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience financial stress.
- The Incidence of Financial Stress shows the percentage of firms in a given Class that discontinued operations over the past year with loss to creditors. The Incidence of Financial Stress - National Average represents the national failure rate and is provided for comparative purposes.
- The Financial Stress National Percentile reflects the relative ranking of a company among all scorable companies in D&B's file.
- The Financial Stress Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.
- All Financial Stress Class, Percentile, Score and Incidence statistics are based on 2002.

✕	Norms	National %
	This Business	57
	Region: WEST NORTH CENTRAL	58
	Industry: TRUCKING AND WAREHOUSING	43
	Employee Range: 1-9	54
	Years in Business: 26+	82

This business has a Financial Stress Percentile that shows:

- Higher risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Lower risk than other companies in the same employee size range.
- Higher risk than other companies with a comparable number of years in business.

CREDIT SCORE CLASS SUMMARY

The Credit Score class predicts the likelihood of a firm paying in a severely delinquent manner (90+ Days Past Terms) over the next twelve months. It was calculated using statistically valid models and the most recent payment information in D&B's files.

Credit Score Class: 3

Moderate risk of severe payment delinquency over next 12 months.

Incidence of Delinquent Payment

Among Companies with this Classification: 12.30%

Credit Score Percentile: 59 (Highest Risk: 1; Lowest Risk: 100)

The Credit Score Class of this business is based on the following factors:

- Payment information is unavailable in the Dun & Bradstreet files.
- No record of open suit(s), lien(s) or judgment(s) in the D&B files.
- Business does not own facilities.

Notes:

- The Incidence of Delinquent Payment is the percentage of companies with this classification that were reported 90 days past due or more by creditors. The calculation of this value is based on an inquiry weighted sample.
- The Percentile ranks this firm relative to other businesses. For example, a firm in the 80th percentile has a lower risk of paying in a severely delinquent manner than 79% of all scorable companies in D&B's files.

✕	Norms	National %
	This Business	59
	Region: WEST NORTH CENTRAL	61
	Industry: TRUCKING AND WAREHOUSING	41
	Employee Range: 1-9	53
	Years in Business: 26+	70

This business has a Credit Score Percentile that shows:

- Higher risk than other companies in the same region.
- Lower risk than other companies in the same industry.

- Lower risk than other companies in the same employee size range.
- Higher risk than other companies with a comparable number of years in business.

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Payments **PAYMENT SUMMARY**

D&B has not received a sufficient sample of payment experiences to establish a PAYDEX score.

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Public Filings**PUBLIC FILINGS**

A check of D&B's public records database indicates that no filings were found for BIG WOODS AUTO at 3305 Big Woods Rd, Cedar Falls IA.

D&B's extensive database of public record information is updated daily to ensure timely reporting of changes and additions. It includes business-related suits, liens, judgments, bankruptcies, UCC financing statements and business registrations from every state and the District of Columbia, as well as select filing types from Puerto Rico and the U.S. Virgin Islands.

D&B collects public records through a combination of court reporters, third parties and direct electronic links with federal and local authorities. Its database of U.S. business-related filings is now the largest of its kind.

GOVERNMENT ACTIVITY**Activity summary**

Borrower (Dir/Guar):	NO
Administrative debt:	NO
Contractor:	NO
Grantee:	NO
Party excluded from federal program(s):	NO

Possible candidate for socio-economic program consideration

Labor surplus area:	N/A
Small Business:	YES (2006)
8(A) firm:	N/A

The details provided in the Government Activity section are as reported to Dun & Bradstreet by the federal government and other sources.

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History & Operations

HISTORY

The following information was reported 11/14/2003:

Management: MEL CUNNINGHAM, OWNER

Business started 1973.

MEL CUNNINGHAM. Work history unknown.

OPERATIONS

11/14/2003

Description: Provides special warehousing and storage, specializing in automobile dead storage.

Territory : Local.

Employees: 1.

Facilities: Operates from residence of principal.

SIC & NAICS

SIC:

Based on information in our file, D&B has assigned this company an extended 8-digit SIC. D&B's use of 8-digit SICs enables us to be more specific to a company's operations than if we use the standard 4-digit code.

The 4-digit SIC numbers link to the description on the Occupational Safety &

NAICS:

493190 Other Warehousing and Storage

Health Administration (OSHA) Web site.
Links open in a new browser window.

42269901 Automobile dead storage

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Banking & Finance

KEY BUSINESS RATIOS

D&B has been unable to obtain sufficient financial information from this company to calculate business ratios. Our check of additional outside sources also found no information available on its financial performance.

To help you in this instance, ratios for other firms in the same industry are provided below to support your analysis of this business.

Based on this number of establishments: 31

Industry Norms based on 31 establishments

	This Business	Industry Median	Industry Quartile
Profitability			
Return on Sales	UN	5.7	UN
Return on Net Worth	UN	34.8	UN
Short-Term Solvency			
Current Ratio	UN	1.6	UN
Quick Ratio	UN	1.3	UN
Efficiency			
Assets Sales	UN	55.4	UN
Sales / Net Working Capital	UN	9.3	UN
Utilization			
Total Liabs / Net Worth	UN	107.5	UN

UN = Unavailable

FINANCE

11/14/2003

Sources contacted verified information on August 29, 2003.

CUSTOMER SERVICE

If you have questions about this report, please call our Customer Resource Center at 1.800.234.3867 from anywhere within the U.S. If you are outside the U.S. contact your local D&B office.

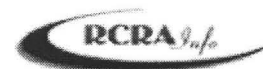
*** Additional Decision Support Available ***

Additional D&B products, monitoring services and specialized investigations are available to help you evaluate this company or its industry. Call Dun & Bradstreet's Customer Resource Center at 1.800.234.3867 from anywhere within the U.S. or visit our website at www.dnb.com.

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Corrective Action Event List

**BIG WOODS AUTO****CEDAR FALLS****IAD981711948**

Select the event to process or choose the Add New Event button below:

Your search has found 6 event(s).

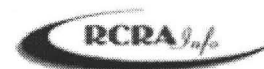
Seq.	Act Loc	Owner/Event Code Description	Sched Date Orig	Actual Date	Agcy	Linked Authority	Linked Areas
1	IA	HQ - CA999NF - CA PROCESS IS TERMINATED-NO FURTHER ACTION		6/11/2002	E	X - Agency Policy/Procedure	ENTIRE FACILITY
1	IA	HQ - CA225NR - STABILIZATION MEASURES EVALUATION-FACILITY NOT AMENABLE TO STABILIZATION	9/30/1996	9/4/1996	E	X - Agency Policy/Procedure	ENTIRE FACILITY
2	IA	HQ - CA075LO - CA PRIORITIZATION-LOW CA PRIORITY		1/25/1993	E	X - Agency Policy/Procedure	ENTIRE FACILITY
1	IA	HQ - CA075ME - CA PRIORITIZATION-MEDIUM CA PRIORITY		1/28/1992	E	X - Agency Policy/Procedure	ENTIRE FACILITY
1	IA	US - CA050PA - RFA COMPLETED-ASSESSMENT WAS A PA-PLUS		4/16/1991	E	X - Agency Policy/Procedure	ENTIRE FACILITY
1	IA	HQ - CA070NO - DETERMINATION OF NEED FOR A RFI-RFI IS NOT NECESSARY		4/16/1991	E	X - Agency Policy/Procedure	ENTIRE FACILITY

Go To

URL: /CorrectAct/CA_event_main.asp



Update Event



BIG WOODS AUTO

CEDAR FALLS

IAD981711948

Last Updated By: HQLFS

Last Updated
On: 9/14/2000 8:44:37
AM

Location of Activity: IA

Event Seq: 1

This is the event you chose to update:

HQ - CA225NR - STABILIZATION MEASURES EVALUATION-FACILITY NOT AMENABLE TO STABILIZATIONOrig.
Scheduled 9/30/1996
Date:New
Scheduled
Date: (MM/DD/YYYY)
Resp. Agency: EActual
Date: 9/4/1996
(MM/DD/YYYY)
Resp. Person: R7PAM - PAT MURROW

Suborganization: 07 - IRS

Event
Notes:

Select one or more Authorities to Link to:

	Act Loc	Authority Owner	Authority Type	Effective Date	Resp Agency	Authority Desc	Statutory Citation
<input checked="" type="checkbox"/>	IA	HQ	X	7/1/2000	E	Agency Policy/Procedure	U - Other, specified by Legal Authority Citation

Select one or more Area(s) to Link to:

<input checked="" type="checkbox"/>	1 - ENTIRE FACILITY		
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Cancel

URL: /CorrectAct/CA_event_upd.asp